

**New York's Continuing Foreclosure Crisis: Comparing Loans in Foreclosure to Loans at Risk of Future Foreclosure**

Region	County	Loans in Foreclosure			Loans at Risk of Future Foreclosure			
		Total	Prime	Nonprime	Total 90+ Days Past Due	Prime 90+ Days Past Due	Nonprime 90+ Days Past Due	Total 30+ Days Past Due*
<b>NYC</b>	Bronx	3,447	1,542	1,905	2,713	1,311	1,402	4,234
	Kings	11,020	4,912	6,108	6,402	3,330	3,072	9,688
	New York	952	572	380	640	435	205	1,413
	Queens	11,200	5,357	5,843	9,543	4,921	4,622	14,017
	Richmond	2,683	1,482	1,201	2,688	1,545	1,143	4,414
	<b>Total</b>	<b>29,301</b>	<b>13,864</b>	<b>15,437</b>	<b>21,987</b>	<b>11,542</b>	<b>10,445</b>	<b>33,766</b>
<b>Long Island</b>	Nassau	9,955	4,825	5,130	8,466	4,521	3,944	13,227
	Suffolk	16,124	7,864	8,260	12,519	6,564	5,955	19,928
	<b>Total</b>	<b>26,079</b>	<b>12,690</b>	<b>13,390</b>	<b>20,985</b>	<b>11,085</b>	<b>9,900</b>	<b>33,155</b>
<b>Hudson Valley</b>	Dutchess	1,388	748	640	1,758	917	841	2,893
	Orange	2,694	1,499	1,195	2,632	1,419	1,213	4,501
	Putnam	617	356	261	610	374	236	1,072
	Rockland	1,788	1,037	751	1,524	851	673	2,534
	Sullivan	575	342	233	399	226	173	735
	Ulster	806	411	395	829	472	357	1,377
	Westchester	3,596	1,778	1,818	3,509	1,827	1,682	5,771
	<b>Total</b>	<b>11,463</b>	<b>6,171</b>	<b>5,292</b>	<b>11,260</b>	<b>6,086</b>	<b>5,174</b>	<b>18,883</b>
<b>Capital District</b>	Albany	814	449	365	911	547	364	1,748
	Columbia	194	116	78	207	126	81	402
	Greene	243	152	91	219	125	94	414
	Rensselaer	530	303	227	525	322	203	1,111
	Saratoga	491	281	210	655	342	313	1,317
	Schenectady	606	333	273	642	402	240	1,333
	Warren	178	115	63	274	148	126	502
	Washington	193	119	74	218	160	58	470
	<b>Total</b>	<b>3,251</b>	<b>1,868</b>	<b>1,382</b>	<b>3,652</b>	<b>2,172</b>	<b>1,480</b>	<b>7,298</b>
<b>North Country</b>	Clinton	128	80	48	108	73	35	300
	Essex	92	58	34	112	73	39	212
	Franklin	52	36	16	62	40	22	147
	Hamilton	9	5	4	12	5	7	23
	Jefferson	142	107	35	130	90	40	369
	Lewis	21	16	5	26	17	9	71
	Saint Lawrence	67	48	19	79	39	40	182
	<b>Total</b>	<b>510</b>	<b>350</b>	<b>160</b>	<b>531</b>	<b>337</b>	<b>194</b>	<b>1,306</b>
<b>Mohawk Valley</b>	Fulton	152	97	55	164	116	48	346
	Herkimer	130	78	52	124	75	49	325
	Montgomery	189	116	73	191	102	89	409
	Oneida	382	251	131	512	315	197	1,203
	Otsego	137	78	59	112	65	47	234
	Schoharie	78	53	25	94	60	34	186
	<b>Total</b>	<b>1,068</b>	<b>673</b>	<b>395</b>	<b>1,198</b>	<b>733</b>	<b>465</b>	<b>2,704</b>

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		Total	Prime	Nonprime	Total 90+ Days Past Due	Prime 90+ Days Past Due	Nonprime 90+ Days Past Due	Total 30+ Days Past Due*
Southern Tier	Broome	384	251	133	406	242	164	968
	Chemung	112	67	45	121	79	42	306
	Chenango	76	42	34	91	44	47	227
	Delaware	113	69	44	101	56	45	227
	Schuyler	23	12	11	24	13	11	58
	Steuben	114	66	48	124	91	33	292
	Tioga	94	66	28	95	57	38	217
	Tompkins	59	41	18	71	43	28	149
	<b>Total</b>	<b>973</b>	<b>614</b>	<b>359</b>	<b>1,032</b>	<b>625</b>	<b>407</b>	<b>2,443</b>
Central NY	Cayuga	126	93	33	151	103	48	394
	Cortland	71	52	19	118	86	32	300
	Madison	119	81	38	111	66	45	306
	Onondaga	1,203	876	327	1,082	769	313	2,792
	Oswego	240	171	69	322	200	122	716
	<b>Total</b>	<b>1,759</b>	<b>1,273</b>	<b>486</b>	<b>1,784</b>	<b>1,224</b>	<b>560</b>	<b>4,508</b>
Finger Lakes	Genesee	124	97	27	136	82	54	322
	Livingston	134	90	44	124	100	24	346
	Monroe	1,708	1,238	470	2,102	1,379	723	5,181
	Ontario	165	114	51	202	139	63	523
	Orleans	90	65	25	119	74	45	294
	Seneca	48	30	18	72	34	38	158
	Wayne	172	122	50	256	166	90	670
	Wyoming	46	33	13	75	45	30	201
	Yates	34	21	13	48	25	23	113
<b>Total</b>	<b>2,521</b>	<b>1,810</b>	<b>712</b>	<b>3,133</b>	<b>2,044</b>	<b>1,089</b>	<b>7,808</b>	
Western NY	Allegany	73	53	20	57	27	30	139
	Cattaraugus	116	80	36	126	73	53	309
	Chautauqua	255	162	93	266	137	129	645
	Erie	1,821	1,332	490	2,262	1,535	727	5,808
	Niagara	548	390	158	581	412	169	1,466
<b>Total</b>	<b>2,813</b>	<b>2,017</b>	<b>796</b>	<b>3,292</b>	<b>2,184</b>	<b>1,108</b>	<b>8,367</b>	
<b>New York State</b>		<b>79,739</b>	<b>41,329</b>	<b>38,411</b>	<b>68,852</b>	<b>38,032</b>	<b>30,820</b>	<b>120,241</b>

Notes: \* Loans 30+ Days Past Due include prime and nonprime loans 90+ days past due and prime loans 30-89 days past due.

Regions are from the New York State Department of Labor at: <http://www.labor.ny.gov/stats/regmap.shtml>.

Data source: Federal Reserve Bank of New York, which obtained the data from First American LoanPerformance and Lender Processing Services. Data are current as of September 1, 2010.

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